

**LISTING OF CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-31. (Canceled).

32. (Previously Presented) A system for conducting financial transactions, comprising:

a network including a computer connected to at least one financial institution that maintains an account for a customer;

at least one wireless remote data terminal including a customer input system and an alphanumeric display;

a cellular telephone communication channel connected to the wireless remote data terminal, the wireless remote data terminal further including a system for generating first data representing a payee, second data representing an amount, and third data representing a network compatible personal identification number and a telecommunication system, the telecommunications system for communicating the first, second and third data from the wireless remote data terminal to the computer via a wireless telecommunications network,

the computer further including a system for generating a digital message responsive to the communicated first, second and third data and for applying the digital message including the network compatible personal identification number to the network so as to selectively effect debiting of the customer account substantially in real-time responsive to customer manipulation of the wireless remote data terminal input keys.

33. (Previously Presented) The system according to claim 32, wherein the alphanumeric display is capable of displaying a maximum of N lines of text, N being an integer; and a plurality of keys selectable by the customer, for selecting one of the N display lines.

34. (Previously Presented) The system according to claim 32, wherein the computer connects to the cellular telephone communication channel via a packet data network that frames messages in packets of predetermined length.

35. (Previously Presented) The system according to claim 33, wherein the computer includes a system for generating display data specifying the display content of all of the lines of the alphanumeric display device.

36. (Previously Presented) The system according to claim 32, further including an encryption system for encrypting at least one of the third data and the personal identification number.

37. (Previously Presented) The system according to claim 32, wherein the computer generates a data packet comprising digital data representing display and prompt information and transmits the generated packet to the wireless remote data terminal via the cellular telephone communication channel.

38. (Previously Presented) The system according to claim 32, wherein the wireless remote data terminal further includes a help key and a cancel key and the computer includes a system for providing help information for display on the wireless remote data terminal display in response to customer depression of the help key wherein the computer ignores the last keystroke provided by the customer in response to depression of the cancel key.

39. (Previously Presented) The system according to claim 33, wherein the wireless remote data terminal further includes an alphanumeric keypad for facilitating input by the customer of navigation keys for requesting recall of information previously displayed by the wireless remote data terminal.

40. (Previously Presented) The system according to claim 32, wherein the wireless remote data terminal includes voice and data communications capabilities, and further includes:

a housing;

a digital controller disposed within the housing, the customer input system being coupled to the digital controller for inputting the personal identification number,

an encrypting system coupled to the digital controller and disposed within the housing for encrypting the inputted personal identification number to provide network compatible encrypted personal identification data wherein the alphanumeric display is electrically coupled to the digital controller and disposed on the housing, and the alphanumeric display is capable of simultaneously displaying a plurality N of discrete lines of information;

a plurality of customer-selectable controls, coupled to the controller and disposed on the housing, the customer-selectable controls for selection of menu options displayed on the discrete lines of information;

a telephone handset for permitting voice communications over the cellular telephone communication channel for communicating bidirectionally with the computer in a packet data network format to provide interactivity between the computer and a customer viewing the alphanumeric display and operating the customer-selectable controls.

41. (Previously Presented) The system according to claim 40, wherein the wireless remote data terminal further includes a transmission system for periodically transmitting a random number over the cellular telephone communication channel and a power supply for providing power to at least the digital controller.

42. (Previously Presented) The system according to claim 40, the digital controller including a memory buffer for receiving and temporarily storing signals representing customer input and for supplying the stored signals for transmission over the cellular telephone communication channel.

43. (Previously Presented) A method of distributing financial services remotely, comprising:

receiving bill paying requests including customer-supplied network compatible personal identification information from a wireless remote terminal over a cellular telephone communication channel;

processing the bill paying requests substantially in real-time at a computer operatively coupled to the cellular telephone communication channel, the processing step including generating one of point-of-sale and interchange-compatible debit messages including the network compatible personal identification information responsive to information transmitted by a customer from the wireless remote terminal to the computer over the cellular telephone communication channel;

transmitting the debit messages over a network substantially in real-time response to customer bill paying request;

debiting at least one account of the customer substantially in real-time in response to the debit message; and

paying at least one entity selected by the customer via the wireless remote terminal with funds obtained by debiting the account of the customer.

44. (Previously Presented) The method of claim 43, further comprising receiving a customer-inputted personal identification number that is encrypted.

45. (Previously Presented) The method of claim 43, further comprising:  
accepting transmitted activation of the wireless remote terminal coupled to a cellular telephone communication channel, such activation causing and controlling the wireless remote terminal to establish communications with a computer over the cellular telephone communication channel;

accepting a transmitted encrypted personal customer identification number entered through the wireless remote terminal;

accepting transmitted identification of a payee and an amount to pay the payee selected through the wireless remote terminal;

generating, substantially in real-time at the computer in response to the transmitted encrypted personal customer identification number, transmitted identification of a

payee and an amount to pay the payee, a debit message encoding encrypted personal customer identification number and the amount;

transmitting the debit message from the computer to a customer's financial institution substantially in real-time over a network;

validating and processing the debit message substantially in real-time,

controlling, with the computer, a system for paying the selected payee the selected amount; and

transferring funds in the amount specified by the debit message from the customer's financial institution.

46. (Previously Presented) The method according to claim 43, wherein the wireless remote terminal includes an alphanumeric multi-line display, for prompting the customer for inputs by displaying information on the alphanumeric multi-line display.

47. (Previously Presented) The method according to claim 43, wherein the wireless remote terminal includes plural customer-depressible controls, for use by the customer to input customer-supplied network compatible personal identification information.